

December 15, 2005

**MORTGAGE BROKER SENTENCED IN \$10 MILLION  
REAL ESTATE MORTGAGE FRAUD**

ROCKFORD – PATRICK J. FITZGERALD, United States Attorney for the Northern District of Illinois; ROBERT D. GRANT, Special Agent-In-Charge of the Chicago Office of the Federal Bureau of Investigation; BYRAM TICHENOR, Special Agent-In-Charge of the Chicago Field Office of the Internal Revenue Service Criminal Investigations Division (“IRS-CID”); LOUIS BIANCHI, McHenry County State’s Attorney, and HOWARD PARTH, Chief of the Crystal Lake Police Department, today made the following announcement:

United States District Judge Philip G. Reinhard today sentenced **JULITA URAMOWSKA**, 33 (DOB: 12/07/72), 3903 Grand Avenue, Western Springs, Illinois, also known as “Julie Smalley,” to 13 months in federal prison, without parole, for her conviction arising from a \$10 million dollar real estate mortgage fraud scam.

The charge against Uramowska was part of a 37-count indictment that was returned by a federal grand jury in Rockford on April 8, 2004. That indictment charged eleven individuals with defrauding several banks and other lenders out of millions of dollars by conducting numerous fraudulent real estate closings. As part of the scheme, individuals were recruited to pose as “straw” buyers of properties in Chicago that members of the scheme controlled. These “straw” buyers had no real interest in buying or selling the real estate for which they obtained loans. Instead, they were merely posing as “buyers” so that the leaders of the scheme could obtain the loan proceeds from these fraudulent real estate transactions. The leaders of the scheme paid the “straw” buyers a \$5,000 fee for appearing at the closing, signing various documents, and falsely representing that they were purchasing the properties. At these fraudulent real estate closings, fraudulent “mortgage releases” were presented. These fraudulent mortgage releases falsely represented that the prior mortgages against the properties had been paid off. In reliance on these mortgage releases, the title company employees released the loan funds to some of the defendants, instead of using those funds to pay off the lenders who held the existing mortgages.

Uramowska pled guilty to one count of wire fraud on October 6, 2004. Uramowska was employed as a loan officer for three different mortgage brokerage firms in Chicago. In her guilty plea, Uramowska admitted that she knowingly arranged financing for a “straw” buyer of one of the properties involved in the scam. In addition to the 13 month prison sentence, the court also ordered Uramowska to pay \$251,759.38 in restitution to the lenders victimized by her crime.

In addition to Uramowska, nine other defendants have previously pled guilty and been sentenced: Those defendants are:

**JAN ROZYCKA**, 44 (DOB: 10/03/61), 3701 North Harding, Chicago, Illinois, also known as “Jan Rozycki,” also known as “John Hanus,” also known as “Jarek,” also known as “John Krzinski.” On August 25 2004, Rozycka pled guilty to two counts of wire fraud. In pleading guilty, Rozycka admitted that he was one of the organizers and leaders of the fraudulent real estate closing scam. Specifically, Rozycka admitted that he recruited other participants in the scheme to pose as “straw” buyers and sellers. Rozycka also admitted that

he provided fraudulent “Mortgage Releases” to the title companies at the real estate closings. Rozycka was sentenced on August 26, 2005, to 109 months in federal prison, without parole. In addition, the court ordered Rozycka to pay \$8,663,180.14 in restitution. The court also ordered that, after Rozycka completes his prison sentence, he will be surrendered to the Bureau of Immigration and Customs Enforcement for deportation proceedings.

**MICHAEL SKATULSKI**, 34 (DOB: 9/14/71), 1808 South Michigan Avenue, Number 37, Chicago, Illinois, also known as “Michael Novak.” On July 11, 2005, Skatulski pled guilty to two counts of wire fraud. In pleading guilty, Skatulski admitted that he recruited other participants in the scheme to pose as “straw” buyers and sellers. Skatulski was sentenced on October 19, 2005, to 108 months in federal prison, without parole. In addition, Skatulski was ordered by the court to pay \$8,663,180.14 in restitution.

**IGNACY KONDRAD**, 50 (DOB: 2/18/55), 2862 North Milwaukee Avenue, Chicago, Illinois, also known as “Piotr Poltorak,” also known as “Jan Jestal.” On June 8, 2004, Kondrad pled guilty to one count of money laundering. In pleading guilty, Kondrad admitted that he laundered approximately \$4.5 million of the profits from the fraudulent real estate closings through four bank accounts that he had opened in false names. On December 30, 2004, the court sentenced Kondrad to 63 months in prison, ordered Kondrad to pay \$4,463,135.39 in restitution, and further ordered him to forfeit all funds that were seized from one of the bank accounts that he had used during the scheme. The court also ordered that, after Kondrad completes his prison sentence, he will be surrendered to the Bureau of Immigration and Customs Enforcement for deportation proceedings.

**DOROTHY KAWA**, 37 (DOB: 7/29/68), 6313 West Cuyler, Chicago, Illinois. Kawa is the owner of a mortgage brokerage firm known as Northwest Fidelity Mortgage Corporation, which is located in Morton Grove, Illinois. On June 15, 2005, Kawa pled guilty to one count of wire fraud and one count of money laundering. In pleading guilty, Kawa admitted that she knowingly arranged loans for individuals who were acting as “straw” buyers of properties controlled by the leaders of the scheme. Kawa was sentenced on August 26, 2005, to 37 months in federal prison, without parole. In addition, the court ordered Kawa to pay \$6,001,761.74 in restitution.

**MAGDALENA BANASIK**, 55 (DOB: 11/12/50), 6006 West Miami, Chicago, Illinois. On July 8, 2004, Banasik pled guilty to one count of wire fraud and one count of money laundering. In pleading guilty, Banasik admitted that she participated as a “straw” buyer or “straw” seller at eight fraudulent real estate closings. She also admitted that she allowed her bank account to be used to launder profits generated by the fraud. Banasik was sentenced on October 7, 2005, to 27 months in federal prison, without parole. In addition, the court ordered Banasik to pay \$2,605,200.26 in restitution.

**ZBIGNIEW RECKO**, 37 (DOB: 11/20/68), last known address of 3901 North Tripp Avenue, Number 310, Chicago, Illinois, also known as “Robert Karolkiewicz,” also known as “Tomasz Wozny,” also known as “Tomasz Romanzuk,” also known as Tomasz Godowski,” also known as “Bradley Anatol Wawreniuk,” also known as “Roman

Parczewski.” On September 28, 2004, Recko pled guilty to one count of wire fraud. In pleading guilty, Recko admitted that he acted as a “straw” seller, using several different false identities, at six of the fraudulent real estate closings. Recko was sentenced on August 18, 2005, to 24 months in federal prison, without parole. In addition, the court ordered Recko to pay \$1,793,499.73 in restitution. The court further ordered that, after Recko completes his prison sentence, he will be surrendered to the Bureau of Immigration and Customs Enforcement for deportation proceedings.

**ROBERT KAROLKIEWICZ**, 41 (DOB: 4/17/64), 3109 North Octavia, Chicago, Illinois. On July 8, 2004, Karolkiewicz pled guilty to one count of wire fraud and one count of money laundering. In pleading guilty, Karolkiewicz admitted that he participated as a “straw” buyer at 5 fraudulent real estate closings and allowed his bank account to be used to launder profits generated by the fraud. Karolkiewicz was sentenced on October 7, 2005, to 18 months in federal prison without parole and 5 years supervised release following his release from prison. In addition, the court ordered Karolkiewicz to pay \$1,404,669.40 in restitution.

**WALDEMAR WILKIEWICZ**, 30 (DOB: 1/10/75), 3153 North Hamlin, Chicago, Illinois, also known as “Robert Karolkiewicz.” On May 28, 2004, Wilkiewicz pled guilty to one count of wire fraud. In his guilty plea, Wilkiewicz admitted that, using the false name of “Robert Karolkiewicz,” he posed as a straw seller at two fraudulent closings in Crystal Lake on September 23, 2003. On August 6, 2004, the court sentenced Wilkiewicz to 18 months in federal prison, without parole. The court also ordered that, after his prison sentence is completed, Wilkiewicz will be surrendered to the Bureau of Immigration and Customs Enforcement for deportation proceedings.

**BOZENA SAUCIUC**, 45 (DOB: 5/13/60), 204 Lake Shore Drive, Oakwood Hills, Illinois. On June 30, 2005, Sauciuc pled guilty to one count of wire fraud. In pleading guilty, Sauciuc admitted that she participated as a “straw” buyer at 3 fraudulent real estate closings. Sauciuc was sentenced on October 7, 2005, to 5 months in federal prison without parole. In addition, the court ordered Sauciuc to pay \$980,280.01 in restitution.

The remaining defendant in the case, **IOAN CORSIUC**, 65 (DOB: 6/13/40), 4869 North Kilbourn Avenue, Chicago, Illinois, is charged with five counts of wire fraud and one count of money laundering. The court has ordered that further proceedings as to Corsiuc will be suspended due to issues relating to Corsiuc’s health.

The case was investigated by the Rockford offices of the FBI and IRS-CID. The case was prosecuted in federal court by Assistant United States Attorney SCOTT A. VERSEMAN. The investigation was initiated on September 23, 2003, when the Crystal Lake Police Department arrested Rozycka, Kondrad, and Wilkiewicz on forgery charges after they conducted a fraudulent real estate closing in Crystal Lake. The Crystal Lake Police Department and the McHenry County State’s Attorney’s Office assisted in the federal investigation.

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